### Benefit Plan Designs

#### **TRADITIONAL PLANS**

These plans, except for HSA, are also available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance.

			Deductible			Coins	urance	Out-of-Poc	ket Maxin	num					Copays					
Plan Code	Product	Rx <sup>10</sup>	Available	Networ	k Out-of	-Network		Ooms		Network		Vetwork	PC	:P			оорауз			
r iair oodc	rioddot	112	Networks <sup>9</sup>	Single Fa		_	Ded Type <sup>1</sup>	Network	Out-of- Networ	Single Family	Single		Dep <19	PCP	SPEC	UC	ER	Minor Lab/ X-Ray <sup>10, 11</sup>	Major MRI/CT	IP/OP Surgery
PPO																				
P500i100LX	PPO	RX1	Choice Plus	\$500 \$1	,000 \$1,000	\$2,000	Emb	100%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P500i100LXES	PPO	RX1 ES	Choice Plus	\$500 \$1	,000 \$1,000	\$2,000	Emb	100%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P500i80LX	PPO	RX1	Choice Plus	\$500 \$1	,000 \$1,000	\$2,000	Emb	80%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P500i80LXES	PPO	RX1 ES	Choice Plus	\$500 \$1	,000 \$1,000	\$2,000	Emb	80%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1000i100LX	PPO	RX2	Choice Plus	\$1,000 \$2	,000 \$2,000	\$4,000	Emb	100%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1000i100LXES	PPO	RX2 ES	Choice Plus	\$1,000 \$2	,000 \$2,000	\$4,000	Emb	100%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1000i80LX	PPO	RX2	Choice Plus	\$1,000 \$2	,000 \$2,000	\$4,000	Emb	80%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1000i80LXES	PPO	RX2 ES	Choice Plus	\$1,000 \$2	,000 \$2,000	\$4,000	Emb	80%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1500i100LX	PPO	RX2	Choice Plus	\$1,500 \$3	,000 \$3,000	\$6,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1500i100LXES	PPO	RX2 ES	Choice Plus	\$1,500 \$3	,000 \$3,000	\$6,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1500i80LX	PPO	RX2	Choice Plus	\$1,500 \$3	,000 \$3,000	\$6,000	Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P1500i80LXES	PPO	RX2 ES	Choice Plus	\$1,500 \$3	,000 \$3,000	\$6,000	Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2000i100LX	PPO	RX2	Choice Plus	\$2,000 \$4	,000 \$4,000	\$8,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2000i100LXES	PPO	RX2 ES	Choice Plus	\$2,000 \$4	,000 \$4,000	\$8,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2000i80LX	PPO	RX2	Choice Plus	\$2,000 \$4	,000 \$4,000	\$8,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2000i80LXES	PPO	RX2 ES	Choice Plus	\$2,000 \$4	,000 \$4,000	\$8,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i100LX	PPO	RX2	Choice Plus	\$2,500 \$5	,000 \$5,000	\$10,000	Emb	100%	50%	\$5,000 \$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i100LXES	PPO	RX2 ES	Choice Plus	\$2,500 \$5	,000 \$5,000	\$10,000	Emb	100%	50%	\$5,000 \$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i80LX	PPO	RX2	Choice Plus	\$2,500 \$5	,000 \$5,000	\$10,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i80LXES	PPO	RX2 ES	Choice Plus	\$2,500 \$5	,000 \$5,000	\$10,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i100LX	PPO	RX2	Choice Plus	\$3,000 \$6	,000 \$6,000	\$12,000	Emb	100%	50%	\$5,500 \$11,000	\$11,000	\$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i100LXES	PPO	RX2 ES	Choice Plus	\$3,000 \$6	,000 \$6,000	\$12,000	Emb	100%	50%	\$5,500 \$11,000	\$11,000	\$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i80LX	PPO	RX2	Choice Plus	\$3,000 \$6	,000 \$6,000	\$12,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i80LXES	PPO	RX2 ES	Choice Plus	\$3,000 \$6	,000 \$6,000	\$12,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i100LX	PPO	RX2	Choice Plus	\$3,500 \$7	,000 \$7,000	\$14,000	Emb	100%	50%	\$6,000 \$12,000	\$12,000	\$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i100LXES	PPO	RX2 ES	Choice Plus	\$3,500 \$7	,000 \$7,000	\$14,000	Emb	100%	50%	\$6,000 \$12,000	\$12,000	\$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i80LX	PPO	RX2	Choice Plus	\$3,500 \$7	,000 \$7,000	\$14,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i80LXES	PPO	RX2 ES	Choice Plus	\$3,500 \$7	,000 \$7,000	\$14,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i100LX	PPO	RX2	Choice Plus	\$4,000 \$8	,000 \$8,000	\$16,000	Emb	100%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i100LXES	PPO	RX2 ES	Choice Plus	\$4,000 \$8	,000 \$8,000	\$16,000	Emb	100%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### TRADITIONAL PLANS

These plans, except for HSA, are also available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance.

				Deductible					Coinsurance Out-of-Pocket				num					Copays			
Diam Carda	Don't see	Rx <sup>10</sup>	Available	No					Collis	urance					200			Copays			
Plan Code	Product	HX	Networks <sup>9</sup>		work Family	Single	Network Family	Ded Type <sup>1</sup>	Network	Out-of- Network	Network  Single Family		Network Family		PCP	SPEC	uc	ER	Minor Lab/ X-Ray <sup>10, 11</sup>	Major MRI/CT	IP/OP Surgery
P4000i80LX	PPO	RX2	Choice Plus	\$4,000	\$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i80LXES	PPO	RX2 ES	Choice Plus	\$4,000	\$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i100LX	PPO	RX2	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i100LXES	PPO	RX2 ES	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i80LX	PPO	RX2	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i80LXES	PPO	RX2 ES	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900 \$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PPO HSA <sup>4,5</sup>																					
HP1500	HSA PPO	Medical Coinsurance	Choice Plus	\$1,500	\$3,000	\$3,000	\$6,000	NonEmb	80%	50%	\$3,000 \$6,000	\$6,000	\$12,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP1500ES	HSA PPO	Med Coins ES	Choice Plus	\$1,500	\$3,000	\$3,000	\$6,000	NonEmb	80%	50%	\$3,000 \$6,000	\$6,000	\$12,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP20002575	HSA PPO	RX1 L4A	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900 \$13,800	\$8,000	\$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP20002575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900 \$13,800	\$8,000	\$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2000Rx10i80	HSA PPO	RX1 L4A	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550 \$13,100	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2000Rx10i80ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550 \$13,100	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2000X	HSA PPO	Medical Coinsurance	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP2000XES	HSA PPO	Med Coins ES	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP28502575	HSA PPO	RX1 L4A	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	100%	50%	\$6,900 \$13,800	\$11,400	\$22,800	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP28502575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	100%	50%	\$6,900 \$13,800	\$11,400	\$22,800	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2850Rx10i80	HSA PPO	RX1 L4A	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	80%	50%	\$6,550 \$13,100	\$11,400	\$22,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2850Rx10i80ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	80%	50%	\$6,550 \$13,100	\$11,400	\$22,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP35002575	HSA PPO	RX1 L4A	Choice Plus	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,900 \$13,800	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP35002575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,900 \$13,800	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP4000	HSA PPO	Medical Coinsurance	Choice Plus	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000 \$8,000	\$32,000	\$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP4000ES	HSA PPO	Med Coins ES	Choice Plus	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000 \$8,000	\$32,000	\$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP50002575	HSA PPO	RX1 L4A	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900 \$13,800	\$20,000	\$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP50002575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900 \$13,800	\$20,000	\$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP6350	HSA PPO	Medical Coinsurance	Choice Plus	\$6,350	\$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350 \$12,700	\$25,400	\$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP6350ES	HSA PPO	Med Coins ES	Choice Plus	\$6,350	\$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350 \$12,700	\$25,400	\$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO <sup>2</sup>																					
E500i100LX	EPO	RX1	Choice	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i100LXES	EPO	RX1 ES	Choice	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i80LX	EPO	RX1	Choice	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### TRADITIONAL PLANS

These plans, except for HSA, are also available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance.

						Deductibl		Coine	urance	Out-of-Pock	ot Maxir	mum -					Copays				
Plan Code	Product	Rx <sup>10</sup>	Available	Not	twork	Out-of-N			Collis	urance	Network		Network	P	\D			Copays			
Plan Code	Product	nx .	Networks <sup>9</sup>		Family	Single	Family	Ded Type <sup>1</sup>	Network	Out-of- Network		Single		Dep <19	PCP	SPEC	uc	ER	Minor Lab/ X-Ray <sup>10, 11</sup>	Major MRI/CT	IP/OP Surgery
E500i80LXES	EPO	RX1 ES	Choice			N/A	N/A	Emb	80%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i100LX	EPO	RX2	Choice		\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins			
E1000i100LXES	EPO	RX2 ES	Choice		\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i80LX	EPO	RX2	Choice		\$2,000	N/A	N/A	Emb	80%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins			
E1000i80LXES	EPO	RX2 ES	Choice	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i100LX	EPO	RX2	Choice	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i100LXES	EPO	RX2 ES	Choice	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i80LX	EPO	RX2	Choice	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i80LXES	EPO	RX2 ES	Choice	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i100LX	EPO	RX2	Choice	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i100LXES	EPO	RX2 ES	Choice	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i80LX	EPO	RX2	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i80LXES	EPO	RX2 ES	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i100LX	EPO	RX2	Choice	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i100LXES	EPO	RX2 ES	Choice	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i80LX	EPO	RX2	Choice	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i80LXES	EPO	RX2 ES	Choice	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i100LX	EPO	RX2	Choice	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500 \$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i100LXES	EPO	RX2 ES	Choice	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500 \$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i80LX	EPO	RX2	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i80LXES	EPO	RX2 ES	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i100LX	EPO	RX2	Choice	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i100LXES	EPO	RX2 ES	Choice	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i80LX	EPO	RX2	Choice	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i80LXES	EPO	RX2 ES	Choice	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i100LX	EPO	RX2	Choice	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i100LXES	EPO	RX2 ES	Choice	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i80LX	EPO	RX2	Choice	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i80LXES	EPO	RX2 ES	Choice	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i100LX	EPO	RX2	Choice	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i100LXES	EPO	RX2 ES	Choice	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### TRADITIONAL PLANS

These plans, except for HSA, are also available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance.

						Deductib	le	Coins	urance	Out-of-Pock	et Maxin	num					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks <sup>9</sup>	Network	Out-of-l	Network	Ded	Network	Out-of-	Network	Out-of-	Network	F	СР	CDEO	UC		Minor Lab/	Major	IP/OP
				Single Family	Single	Family	amily Type'		Network	Single Family	Single	Family	Dep <19	PCP	SPEC	UC	ER	X-Ray <sup>10, 11</sup>	MRI/CT	Surgery
E5000i80LX	EPO	RX2	Choice	\$5,000 \$10,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i80LXES	EPO	RX2 ES	Choice	\$5,000 \$10,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO HSA <sup>3,4,5</sup>																				
HE1500	HSA EPO	Medical Coinsurance	Choice	\$1,500 \$3,000	N/A	N/A	NonEmb	80%	N/A	\$3,000 \$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE1500ES	HSA EPO	Med Coins ES	Choice	\$1,500 \$3,000	N/A	N/A	NonEmb	80%	N/A	\$3,000 \$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE20002575	HSA EPO	RX1 L4A	Choice	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE20002575ES	HSA EPO	RX1 L4A ES	Choice	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000Rx10i80	HSA EPO	RX1 L4A	Choice	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000Rx10i80ES	S HSA EPO	RX1 L4A ES	Choice	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000X	HSA EPO	Medical Coinsurance	Choice	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE2000XES	HSA EPO	Med Coins ES	Choice	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE28502575	HSA EPO	RX1 L4A	Choice	\$2,850 \$5,700	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE28502575ES	HSA EPO	RX1 L4A ES	Choice	\$2,850 \$5,700	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2850Rx10i80	HSA EPO	RX1 L4A	Choice	\$2,850 \$5,700	N/A	N/A	Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2850Rx10i80ES	HSA EPO	RX1 L4A ES	Choice	\$2,850 \$5,700	N/A	N/A	Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE35002575	HSA EPO	RX1 L4A	Choice	\$3,500 \$7,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE35002575ES	HSA EPO	RX1 L4A ES	Choice	\$3,500 \$7,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE4000	HSA EPO	Medical Coinsurance	Choice	\$4,000 \$8,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE4000ES	HSA EPO	Med Coins ES	Choice	\$4,000 \$8,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE50002575	HSA EPO	RX1 L4A	Choice	\$5,000 \$10,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE50002575ES	HSA EPO	RX1 L4A ES	Choice	\$5,000 \$10,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE6350	HSA EPO	Medical Coinsurance	Choice	\$6,350 \$12,700	N/A	N/A	Emb	100%	N/A	\$6,350 \$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE6350ES	HSA EPO	Med Coins ES	Choice	\$6,350 \$12,700	N/A	N/A	Emb	100%	N/A	\$6,350 \$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

#### PROFormance (w/Premium Designation on Specialist)

						[	Deductib	le		Coins	urance	Ou	t-of-Pocl	ket Maxin	num						Copay	s		
Plan Code	ode Product Rx Network	rk	Net	work	Out-of-	Network				Net	work	Out-of-N	letwork	PC	P	SF	PEC					ID/OD		
rian odac		i nx	IX IVELWO		Single	Family	Single	Family	Ded Type <sup>1</sup>	Network	Out-of- Network	Single	Family	Single	Family	Dep <1	9 PCP	Tier 1 Spec <sup>5</sup>	Spec <sup>6</sup>	UC	ER	Minor Lab/ X-Ray	Major MRI/CT	IP/OP Surgery
PPO					·																			
PROP100010	PPO	RX1	Choice F	Plus \$	31,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins



### Benefit Plan Designs

#### PROFormance (w/Premium Designation on Specialist)

						Deductible					Out	-of-Pock	et Maxin	num						Copay	'S		
Plan Code	Product	Rx	Network	Net	work	Out-of-l	Network	Dod		Out-of-	Netv	vork	Out-of-N	letwork	PCF	P	SP	EC			Minor Lab/	Majau	IP/OP
				Single	Family	Single	Family	Ded Type <sup>1</sup>	Network		Single	Family	Single	Family	Dep <19	PCP	Tier 1 Spec <sup>5</sup>	Spec <sup>6</sup>	UC	ER	X-Ray	Major MRI/CT	Surgery
PROP200010	PPO	RX1	Choice Plus	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP300010	PPO	RX1	Choice Plus	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$7,150	\$14,300	\$15,000	\$30,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP500010	PPO	RX1	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,150	\$14,300	\$20,000	\$40,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP100015	PPO	RX2	Choice Plus	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP200015	PPO	RX2	Choice Plus	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP300015	PPO	RX2	Choice Plus	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$7,150	\$14,300	\$15,000	\$30,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP500015	PPO	RX2	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,150	\$14,300	\$20,000	\$40,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO <sup>2</sup>																							
PROE100010	EPO	RX1	Choice	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE200010	EPO	RX1	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE300010	EPO	RX1	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE500010	EPO	RX1	Choice	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE100015	EPO	RX2	Choice	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE200015	EPO	RX2	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE300015	EPO	RX2	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE500015	EPO	RX2	Choice	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### **Pharmacy**

Rx Plan Code	Deduc	tible	Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio
nx Plan Code	Individual	Family	Heri	Her 2	Her 3	Her 4	(90 day supply)
ADVANTAGE PDL	on Broad N	etwork					
RX1	N/A	N/A	\$10	\$35	\$60	\$200	2.5
RX1 L4A	N/A	N/A	\$10	\$35	\$60	\$100	2.5
RX2	N/A	N/A	\$15	\$35	\$75	\$250	2.5
RX FF	N/A	N/A	\$15	\$50	\$100	\$125	2.5
RX PA	\$250	\$500	\$0	\$50	\$100	\$250	2.5
Med Coins	N/A	N/A	Coins	Coins	Coins	Coins	2.5
ESSENTIAL PDL o	n Standard	Select Na	arrow Netw	ork with W	/algreens An	chor	
RX1 ES	N/A	N/A	\$10	\$50	\$150	\$300	2.5
RX1 L4A ES	N/A	N/A	\$10	\$50	\$150	\$300	2.5
RX2 ES	N/A	N/A	N/A \$15		\$150	\$300	2.5
Med Coins ES	N/A	N/A	Coins	Coins	Coins*	Coins*	2.5

<sup>\*</sup> The Essential PDL Rx plan "Med Coins ES" has a \$150 minimum on tier 3 and a \$300 minimum on tier 4.

#### All Savers plan options key

LX	Minor Lab/X-ray covered at Deductible then Coinsurance
i100	100% Coinsurance
i80	80% Coinsurance
Rx10	Rx Copay after Deductible
X	Out of Pocket for one person max \$6,550
ES	Plan is paired with the Essential Rx PDL



### Benefit Plan Designs

1"Emb" means once an individual meets his or her portion of the plan coverage, services are paid for that person without the entire family amount being met. "Non-Emb" means no covered family member will satisfy an individual portion until the entire family amount is met. "OOPM Emb" means once an individual meets his or her portion of the OOP, services are paid for that person without the full OOP amount being met.

<sup>2</sup>EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

<sup>3</sup>Plans feature \$0 copay for the first 3 Primary Care Physician (PCP) and/or Specialist office visits for a maximum of 3 combined during the Plan Year. Office visits 4+ will be subject to plan deductible/coinsurance. Plans also feature \$0 copay for the first 2 Urgent Care visits during the Plan Year. Urgent Care visits 3+ will be subject to plan deductible/coinsurance. Preventive Care visits do not count against the office visit copayment limit.

 $^4$  With the HP2000X/HE2000X family plans, the Out-of-Pocket for 1 person is capped at \$6,550 and \$8,000 for family.

<sup>5</sup> If there are copayments on HSA plans, they will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

<sup>7</sup>This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myallsavers.com for details.

<sup>8</sup>This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium Program and for physicians who are not UnitedHealth Premium Tier 1 Designated. Primary Care Physicians include Family Practice, Internal medicine and Pediatrics.

9When selecting multiple Traditional plans, the LX PPO and EPO plans cannot be offered in combination with non-LX PPO and EPO Plans.

10 The Traditional category of plans are available with the Essential PDL or Advantage PDL. The two PDL's cannot be combined in these plan categories.

11 For the Advanced and Direct plan category, copayment only applies for Minor Lab/X-Ray, Major MRI/CT and OP Surgery when services are done in an out-patient hospital setting.

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on myallsavers.com.

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